

Assets and Liabilities of Selected Commercial Banks in the 7th District



For release Friday at 3 p.m. Central Time
(in millions of dollars)

Dec 30, 2011

Account	Week Ending			
	Nov 30	Dec 7	Dec 14	Dec 21
ASSETS				
Bank Credit	313,563	320,312	320,148	318,726
Securities in bank credit (1)	87,233	88,286	88,666	88,372
Treasury and agency securities (2)	61,819	62,818	63,155	63,107
Mortgage-backed securities (MBS) (3)	32,762	33,307	33,327	33,434
Non-MBS (4)	29,057	29,512	29,828	29,673
Other securities	25,414	25,468	25,511	25,266
Mortgage-backed securities (5)	974	1,372	1,376	1,378
Non-MBS (6)	24,440	24,096	24,136	23,887
Loans and leases in bank credit (7)	226,330	232,026	231,482	230,354
Commercial and industrial loans	48,585	48,855	49,907	49,648
Real estate loans	127,397	128,298	128,118	127,959
Revolving home equity loans	15,342	15,727	15,704	15,683
Closed-end residential loans (8)	41,146	41,333	41,298	41,240
Commercial real estate loans (9)	70,909	71,238	71,115	71,035
Consumer loans	10,804	10,816	10,811	10,830
Credit cards and other revolving plans	1,151	1,160	1,178	1,192
Other consumer loans (10)	9,653	9,657	9,632	9,638
Other loans and leases	39,544	44,057	42,646	41,917
Fed funds and reverse RPs with nonbanks (11)	16,750	20,821	18,769	17,766
All other loans and leases (12)	22,794	23,235	23,878	24,151
LESS: Allowance for loan and lease losses	4,157	4,369	4,375	4,319
Interbank loans	3,588	3,487	3,652	4,106
Fed funds and reverse RPs with banks	2,410	2,304	2,504	2,692
Loans to commercial banks	1,178	1,183	1,147	1,414
Cash assets (13)	59,005	53,063	54,769	54,098
Trading assets (14)	2,664	3,137	3,385	3,116
Derivatives with a positive fair value (15)	2,659	3,130	3,380	3,110
Other trading assets	5	8	5	6
Other assets (16)	31,757	30,749	32,263	33,825
TOTAL ASSETS (22)	406,419	406,379	409,842	409,553
LIABILITIES				
Deposits	287,012	283,397	288,506	290,593
Large time deposits	57,407	56,149	57,632	59,578
Other deposits	229,605	227,247	230,873	231,015
Borrowings	42,160	44,183	44,791	44,368
Borrowings from banks in the U.S.	5,387	5,611	5,724	5,666
Borrowings from others	36,773	38,572	39,067	38,702
Trading liabilities (17)	3,620	4,284	4,687	4,366
Derivatives with a negative fair value (15)	3,250	3,718	3,994	3,745
Other trading liabilities	370	566	693	620
Net due to related foreign offices	24,512	24,853	23,026	21,712
Other liabilities	8,307	8,568	7,999	7,690
TOTAL LIABILITIES (22)	365,612	365,285	369,009	368,729
RESIDUAL (ASSETS LESS LIABILITIES) (19)	40,807	41,094	40,833	40,824
MEMORANDA				
Net unrealized gains (losses) on available-for-sale securities (20)	850	902	933	892
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	146	137	136	136

Description and footnotes appear on page 2.

Footnotes

Data include the following types of institutions in the Federal Reserve's Seventh District: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities.

Data are aggregated from a sample that is consistent throughout the report period. The report may not be comparable to previous or future releases as the sample is subject to change.

1. Includes securities held in trading accounts, held-to-maturity, and available-for-sale. Excludes all non-security trading assets, such as derivatives with a positive fair value or loans held in trading accounts.
2. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
3. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.
4. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.
5. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.
6. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.
7. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks. Includes all loans held in trading accounts under a fair value option.
8. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.
9. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.
10. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.
11. Includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).
12. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.
13. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
14. Excludes most securities held in trading accounts. Trading account securities at some smaller domestically chartered commercial banks are included in this item.
15. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).
16. Excludes the due-from position with related foreign offices. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.
17. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.
18. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.
19. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis.
20. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115.
21. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.
22. As of the week ending March 31, 2010, domestically chartered banks and foreign-related institutions had certain assets and liabilities of off-balance-sheet vehicles consolidated onto their balance sheets owing to the adoption of FASB's Financial Accounting Statements No. 166 (FAS 166), Accounting for Transfers of Financial Assets, and No. 167 (FAS 167), Amendments to FASB Interpretation No. 46(R).

For further information, please call (877) 597-5371.